



<p>Use them between April 1, 2012 – May 31, 2012 and save until your August 2012 statement date.</p>	<div><p>You can also transfer balances online!</p><div>ctfs.com/balancetransfers</div></div>
<p>Just be sure to use them by May 31, 2012.</p>	<p>See CONDITIONS on reverse for details.*</p>
<p>Get a special interest rate with these cheques.</p>	
<p>Of course, how you use these cheques is up to you. They work like any personal cheque and are valid from the date above.</p>	
<p>To start saving, just write a cheque, up to the amount of credit you have available, for practically anything:</p> <div><div><ul style="list-style-type: none">• Pay off high-rate credit cards• Take care of tax payments</div><div><ul style="list-style-type: none">• Cover unexpected expenses, like car repairs• Make purchases at places that don't take credit cards</div></div>	
<p>See CONDITIONS on reverse for details and note that a processing fee of 1.0% of the balance transferred will apply and will be charged to your account when the balance transfer is posted.*</p>	
<p>These convenience cheques come with a special interest rate of 11.99% per year with a processing fee of 1.0%. The rate is available especially for you as a Canadian Tire Options® MasterCard® cardmember and lasts until your August 2012 statement date.</p>	
<p>Use these cheques to save now</p>	
<p>Dear Niall J Cassidy,</p> <p>These convenience cheques come with a special interest rate of 11.99% per year with a processing fee of 1.0%. The rate is available especially for you as a Canadian Tire Options® MasterCard® cardmemembr and lasts until your August 2012 statement date. See CONDITIONS on reverse for details.*</p>	
<div><div>12-225608</div><div>Detach here ▼</div><div>E-12/11</div></div> <div><div><div><div><div>11.99% special offer with 1.0% processing fee is valid from April 1, 2012 – May 31, 2012.</div><div><div><div>Niall J Cassidy</div><div>14 Maple Trail</div><div>Innistown, ON M6N 4R0</div></div><div>DATE</div><div>M M D D Y Y Y Y</div></div><div><div>PAY TO THE ORDER OF</div><div>\$</div></div><div><div></div><div>/100 DOLLARS</div></div><div><div><div><div><div>Canadian Tire Bank</div><div>Box 2000, Station Main</div><div>Welland, On L3B 5S3</div></div></div><div>MEMO</div><div>SIGNATURE</div></div></div></div></div><div><div>⑈2267060789⑈ ⑆00022 ⑈ 889⑆ 566652000065⑈</div></div></div></div>	

(on back of letter)

Use these cheques today!

Here's how:

- 1. **Wipe out higher rate credit card balances** – Just use these convenience cheques to pay off any credit cards that are charging you higher interest.
- 2. **Pay off personal loans and other bills** – You can take charge of your car insurance, phone bills, even tuition. These convenience cheques work just like any personal cheque.
- 3. **Make a major purchase** – Buy a flat screen TV, replace an old appliance, or even take a vacation.

¹ This offer is being provided by Canadian Tire Bank.

(on back of letter)

*** CONDITIONS**

1.0% of the amount transferred will be charged for every transaction by way of a convenience cheque or other form of balance transfer that we process. The fee will be charged to your account on the same day that the cheque or other balance transfer transaction is posted to your account. For example on a transfer of \$300, the fee would be \$3.00.

(on back of letter)

Convenience cheques ("Cheques") must be used by the offer expiry date indicated on the front of this letter and must be posted to your account no more than 15 days later. In order to obtain the special rate on the front of the letter, on any transfer, your Canadian Tire branded credit card account must be in good standing at the time the Cheque is posted to the account.

Once a Cheque has been posted to your account, interest on the amount being transferred or amount of the convenience cheque, will be charged at the special rate indicated on the front of the letter, per annum from the transaction date of that Cheque or fee until the statement date indicated on the front of the letter. Following the statement date indicated on the front of the letter, your then applicable regular annual rate for your credit card account in question will apply. The applicable regular annual rate is subject to change upon notice provided in accordance with applicable law.

(on back of letter)

Cheques will be treated in all respects as cash transactions. See your Cardmember Agreement for details regarding interest calculation and how we apply payments.

You can transfer balances or write Cheques up to a combined total equal to the amount of credit you have available. We can only process Cheques in their full amount. If you have used more than one Cheque, we will accept as many of the Cheques in their full amount as possible up to your available credit limit. If payment of a Cheque will exceed your credit limit, the Cheque will be declined. Stop payments are not allowed on balance transfers or Cheques. Cheques/balance transfer offers may not be used to pay off or pay down any Canadian Tire branded lending products and services, e.g., credit card, personal loan and line of credit. This offer may not be used in conjunction with any other offers from Canadian Tire. Please continue to make minimum payments to your other creditors until your statements reflect the transfers. For Canadian Tire Options[®] MasterCard[®] and Canadian Tire Options[®] Visa[®] Cardmembers, Canadian Tire 'Money' On The Card[®] awards are not awarded on cash transactions. For Gas Advantage[®] MasterCard[®] Cardmembers, cash transactions are not considered purchases for the purpose of calculating the gas discount. For Cash Advantage[®] MasterCard[®] Cardmembers, cash transactions are not considered purchases for the purpose of calculating cash back rewards.

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